



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [EB ACQUISITION COMPANY, LLC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,900,207](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EB ACQUISITION COMPANY, LLC
6565 HILLCREST AVENUE, 6TH FLOOR
UNIVERSITY PARK, TX 75205

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	19,069,382			18,732,725			18,842,557			18,025,135			9,787,814																	
Net income (\$000)	19,272			17,806			78,912			35,769			22,092																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.10	2.55	87	3.23	2.67	86	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84															
+ Non-interest income	0.35	0.97	13	0.35	1.13	10	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19															
- Overhead expense	1.81	2.18	26	2.05	2.28	36	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78															
- Provision for credit losses	0.14	0.04	81	0.13	-0.12	88	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91															
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0	0.01	35															
+ Other tax equivalent adjustments	0	0	44	0	0	83	0	0	0	0	0	82	0	0	7															
= Pretax net operating income (tax equivalent)	1.48	1.35	64	1.40	1.78	22	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7															
Net operating income	0.40	1.03	8	0.38	1.36	3	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6															
Net income	0.40	1.02	8	0.38	1.35	3	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6															
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.39	2.96	77	3.64	3.18	80	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68															
Interest expense	0.04	0.20	4	0.10	0.29	10	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7															
Net interest income (tax equivalent)	3.35	2.75	87	3.54	2.88	87	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.23	0.09	84	0.15	0.16	59	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81															
Earnings coverage of net loan and lease losses (X)	12.29	38.54	40	16.70	25.70	56	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	1.20	59	1.15	1.49	27	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13															
Allowance for loan and lease losses / Total loans and leases	1.22	1.17	59	1.15	1.47	29	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.47	39	0.43	0.70	32	0.39	0.49	40	0.47	0.71	34	0.73	0.57	69															
30–89 days past due loans and leases / Total loans and leases	0.84	0.32	90	0.73	0.33	87	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85															
Liquidity and Funding																														
Net noncore funding dependence	-4.77	-1.97	40	-7.81	-0.51	29	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4															
Net short-term noncore funding dependence	-4.98	-6.65	50	-8.15	-6.88	42	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13															
Net loans and leases / Total assets	58.63	59.31	47	59.50	60.99	39	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26															
Capitalization																														
Tier 1 leverage ratio	8.35	9.06	28	8.53	9.15	36	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15															
Holding company equity capital / Total assets	4.65	10.29	0	4.97	10.72	0	4.71	10.71	0	4.93	11.16	0	5.11	12.43	1															
Total equity capital (including minority interest) / Total assets	12.15	10.40	78	13	10.85	81	12.29	10.82	72	12.89	11.29	73	13.36	12.57	61															
Common equity tier 1 capital / Total risk-weighted assets	13.09	12.21	69	14.02	12.57	75	12.92	12.42	65	13.81	12.38	79	13.01	12.17	76															
Net loans and leases / Equity capital (X)	12.60	5.82	98	11.96	5.73	98	11.89	5.53	98	11.64	5.58	97	11.52	5.21	99															
Cash dividends / Net income	39.79	33.45	61	0	23.13	6	105.24	28.27	98	0	42.30	4	0	33.12	3															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	-0.23	9.35	13	11.17	16.49	39	1.46	10.50	14	11.27	16.68	35	185.21	9.26	99															
Equity capital	-6.69	4.03	17	3.68	9.13	29	-3.21	7.46	4	7.36	6.99	61	30.70	10.49	88															
Net loans and leases	-1.68	6.29	25	10.24	7.22	66	-1.13	3.36	38	8.54	9.07	56	123.97	9.10	98															
Noncore funding	-32.10	-10.65	20	-50.99	-25.09	18	-45.61	-14.79	13	-42.83	-12.18	13	26.62	6.59	82															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital	100	103.47	38	100	102.85	35	100	103.22	39	100	102.81	35	100	103.22	35															
Cash from ops + noncash items + op expense / Op expense + dividends		125.04			98.58			154.48			147.24			190.27																

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	126,080	137,334	553,867	529,952	355,613	-8.19	154.26
Income from lease financing receivables.....	0	0	0	2	9		-100.00
Fully taxable income on loans and leases.....	126,053	137,325	553,837	529,860	355,622	-8.21	153.94
Tax-exempt income on loans and leases.....	27	9	30	94	0	200.00	
Estimated tax benefit on income on loans and leases.....	6	2	8	22	0	158.46	
Income on loans and leases (tax equivalent).....	126,086	137,336	553,875	529,976	355,622	-8.19	154.01
Investment interest income (tax equivalent).....	22,118	16,867	72,022	76,590	40,148	31.13	416.06
Interest on balances due from depository institutions.....	270	213	777	1,866	8,931	26.76	20.00
Interest income on other earning assets.....	1,283	1,220	5,536	3,125	2,295	5.16	141.62
Total interest income (tax equivalent).....	149,757	155,636	632,210	611,557	406,996	-3.78	173.88
Interest on time deposits of \$250K or more	96	322	709	4,313	4,122	-70.19	-55.14
Interest on time deposits < \$250K.....	196	748	1,566	8,532	4,499	-73.80	86.67
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,120	2,924	7,274	21,876	19,702	-61.70	55.34
Interest on other borrowings and trading liabilities.....	0	0	16	47	7,935		-100.00
Interest on subordinated debt and mandatory convertible securities	338	338	1,352	1,352	1,352	0.00	0.00
Total interest expense.....	1,750	4,332	10,917	36,120	37,610	-59.60	-4.42
Net interest income (tax equivalent).....	148,007	151,304	621,293	575,437	369,386	-2.18	180.06
Non-interest income.....	16,698	16,264	71,160	70,748	60,729	2.67	55.56
Adjusted operating income (tax equivalent)	164,705	167,568	692,453	646,185	430,115	-1.71	159.04
Overhead expense.....	86,510	95,808	385,799	429,538	316,206	-9.70	84.13
Provision for credit losses.....	6,811	6,244	21,221	114,745	35,324		131.27
Securities gains (losses)	0	0	0	0	0		-100.00
Other tax equivalent adjustments	0	1	-3	1	-1	-100.00	
Pretax net operating income (tax equivalent).....	70,789	65,775	286,081	102,227	78,737	7.62	417.65
Applicable income taxes	20,407	19,212	79,935	8,563	20,593	6.22	293.58
Tax equivalent adjustments	28	36	133	200	417	-22.22	-92.41
Applicable income taxes (tax equivalent).....	20,435	19,248	80,068	8,763	21,010	6.17	267.93
Minority interest	31,082	28,721	127,101	57,695	35,635	8.22	1661.02
Net income before discontinued operations, net of minority interest	19,272	17,806	78,912	35,769	22,092	8.23	203.21
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	19,272	17,806	78,912	35,769	22,092	8.23	203.21
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	50,354	46,527	206,013	93,464	57,727	8.23	520.05
Investment securities income (tax equivalent).....	22,118	16,867	72,022	76,590	40,148	31.13	416.06
US Treasury and agency securities (excluding mortgage-backed securities)	512	529	2,097	7,509	6,495	-3.21	-37.79
Mortgage-backed securities	20,600	15,202	65,603	63,697	27,633	35.51	784.12
All other securities	1,006	1,136	4,322	5,384	6,020	-11.41	-11.19
Cash dividends declared.....	7,669	0	83,049	0	0		
Common	7,669	0	83,049	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.14	2.75	79	3.32	2.96	74	3.36	2.85	84	3.39	3.27	59	4.16	4	65
Less: Interest expense	0.04	0.19	4	0.09	0.27	10	0.06	0.23	8	0.20	0.48	11	0.38	0.98	7
Equals: Net interest income (tax equivalent)	3.10	2.55	87	3.23	2.67	86	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84
Plus: Non-interest income	0.35	0.97	13	0.35	1.13	10	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19
Equals: adjusted operating income (tax equivalent)	3.45	3.56	52	3.58	3.87	38	3.67	3.70	51	3.58	4.04	29	4.39	4.41	49
Less: Overhead expense	1.81	2.18	26	2.05	2.28	36	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78
Less: Provision for credit losses	0.14	0.04	81	0.13	-0.12	88	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	44	0	0	83	0	0	11	0	0	82	0	0	7
Equals: Pretax net operating income (tax equivalent)	1.48	1.35	64	1.40	1.78	22	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7
Less: Applicable income taxes (tax equivalent)	0.43	0.31	80	0.41	0.40	58	0.42	0.38	70	0.05	0.23	9	0.21	0.36	11
Less: Minority interest	0.65	0	99	0.61	0	99	0.67	0	99	0.32	0	99	0.36	0	99
Equals: Net operating income	0.40	1.03	8	0.38	1.36	3	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.40	1.02	8	0.38	1.35	3	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6
Memo: Net income (last four quarters)	0.42	1.17	3	0.24	1.07	4	0.42	1.26	3	0.20	0.82	12	0.23	1.19	5
Net income-BHC and noncontrolling (minority) interest	1.06	1.04	55	0.99	1.37	19	1.09	1.27	30	0.52	0.83	18	0.59	1.20	7
Margin Analysis															
Average earning assets / Average assets	92.54	93.16	40	91.18	93.08	26	91.94	93.08	34	90.29	92.32	24	89.41	91.05	30
Average interest-bearing funds / Average assets	44.94	60.43	4	46.98	62.97	4	45.86	61.99	4	48.27	64.06	5	54.17	65.57	10
Interest income (tax equivalent) / Average earning assets	3.39	2.96	77	3.64	3.18	80	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68
Interest expense / Average earning assets	0.04	0.20	4	0.10	0.29	10	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7
Net interest income (tax equivalent) / Average earning assets	3.35	2.75	87	3.54	2.88	87	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83
Yield or Cost															
Total loans and leases (tax equivalent)	4.57	3.88	85	4.85	4.05	84	4.94	4.01	89	4.87	4.27	82	5.50	5.09	78
Interest-bearing bank balances	0.18	0.18	45	0.10	0.10	59	0.11	0.14	14	0.29	0.27	60	1.66	2.04	27
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68		0	2.44	4
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.39	2.93	79	3.64	3.15	80	3.65	3.04	87	3.76	3.51	65	4.65	4.36	69
Investment securities (tax equivalent)	1.50	1.78	23	1.32	1.84	16	1.33	1.77	18	1.61	2.25	8	2.22	2.76	4
US Treasury and agency securities (excluding mortgage-backed securities)	1.55	1.09	83	1.69	1.30	73	1.55	1.14	78	2.36	1.75	80	1.37	2.32	6
Mortgage-backed securities	1.51	1.67	33	1.31	1.60	25	1.26	1.57	22	1.48	2.05	9	1.59	2.61	2
All other securities	2.86	2.75	60	2.57	2.93	37	2.58	2.81	46	2.62	3.24	23	3.13	4.06	24
Interest-bearing deposits	0.04	0.16	7	0.10	0.26	16	0.06	0.21	13	0.23	0.53	14	0.37	1.10	5
Time deposits of \$250K or more	0.16	0.48	5	0.39	0.82	11	0.24	0.66	8	0.91	1.42	13	1.18	1.96	7
Time deposits < \$250K	0.12	0.44	6	0.38	0.78	10	0.22	0.62	7	0.89	1.36	13	0.70	1.82	4
Other domestic deposits	0.06	0.13	23	0.15	0.17	52	0.10	0.15	37	0.30	0.36	44	0.49	0.93	16
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16		0	0.18	9	0.03	0.17	21	0.12	0.62	6	0.01	1.86	5
Other borrowed funds and trading liabilities	0	1.14	5	0	1.38	4	0.04	1.27	8	0.03	1.50	1	2.12	2.38	32
All interest-bearing funds	0.08	0.31	4	0.20	0.42	15	0.13	0.37	10	0.42	0.74	15	0.71	1.49	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		16,698		16,264		71,160		70,748		60,729		
Fiduciary activities income		2,477		2,498		10,301		9,846		7,658		
Service charges on deposit accounts - domestic		6,090		5,500		23,564		23,575		13,401		
Trading revenue.....		-48		284		350		296		185		
Investment banking fees and commissions.....		104		105		470		500		574		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		861		1,560		4,929		9,469		14,216		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		428		181		502		-842		6,285		
Other non-interest income.....		6,786		6,136		31,044		27,904		18,410		
Total overhead expenses		86,510		95,808		385,799		429,538		316,206		
Personnel expense.....		46,653		55,071		222,510		230,272		160,420		
Net occupancy expense.....		14,233		15,919		61,983		70,867		42,686		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		5,624		6,402		24,283		26,924		14,695		
Other operating expenses.....		20,000		18,416		77,023		101,475		98,405		
Fee income on mutual funds and annuities.....		35		42		195		276		343		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,740		1,860		1,764		1,886		2,218		
Average personnel expense per employee.....		26.81		29.61		126.14		122.10		72.33		
Average assets per employee.....		10,959.41		10,071.36		10,681.72		9,557.34		4,412.90		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.21	2.26	27	0.26	2.10	27	0.27	2.17	30	0.39	2.02	29
Overhead expenses / Net Interest Income + non-interest income	52.53	61.09	21	57.19	59.31	37	55.73	59.28	31	66.49	62.28	70
Percent of Average Assets												
Total overhead expense	1.81	2.18	26	2.05	2.28	36	2.05	2.17	43	2.38	2.57	48
Personnel expense.....	0.98	1.21	21	1.18	1.28	39	1.18	1.21	46	1.28	1.30	52
Net occupancy expense.....	0.30	0.23	78	0.34	0.24	86	0.33	0.23	87	0.39	0.26	91
Other operating expenses.....	0.54	0.71	31	0.53	0.73	25	0.54	0.72	23	0.71	0.94	32
Overhead less non-interest income	1.46	1.18	71	1.70	1.10	89	1.67	1.10	91	1.99	1.25	87
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	52.52	60.59	22	57.18	58.69	40	55.71	58.83	32	66.47	61.82	70
Personnel expense.....	28.33	33.94	21	32.86	33.28	42	32.13	32.93	38	35.64	32.36	67
Net occupancy expense.....	8.64	6.43	81	9.50	6.42	86	8.95	6.23	84	10.97	6.58	95
Other operating expenses.....	15.56	19.35	19	14.81	18.45	28	14.63	19.18	13	19.87	22.28	47
Total non-interest income	10.14	26.24	12	9.71	28.42	7	10.28	27.67	7	10.95	28.83	11
Fiduciary activities income	1.50	2.31	47	1.49	2.15	46	1.49	2.20	48	1.52	2.09	49
Service charges on domestic deposit accounts	3.70	3.51	52	3.28	3.21	49	3.40	3.27	50	3.65	3.27	55
Trading revenue.....	-0.03	0.53	13	0.17	0.97	55	0.05	0.62	55	0.05	1.28	46
Investment banking fees and commissions.....	0.06	2.33	17	0.06	2.51	15	0.07	2.58	17	0.08	2.46	15
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	0.52	1.49	55	0.93	0.99	70	0.71	0.60	73	1.47	0.01	91
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.26	1.74	25	0.11	3.74	12	0.07	3.30	10	-0.13	3.92	5
Other non-interest income.....	4.12	8.92	24	3.66	8.65	14	4.48	9.27	19	4.32	9.65	19
Overhead less non-interest income	42.39	33.42	74	47.47	29.66	92	45.44	30.52	92	55.52	31.93	92
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.83	20.83	96	29.21	21.04	95	27.94	21.18	96	8.38	18.63	8
Applicable income tax + TE / Pretax net operating income + TE	28.87	22.92	92	29.26	22.74	93	27.99	22.67	95	8.57	21.18	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	6,702,695	6,520,899	6,559,699	6,567,600	7,360,525	2.79	188.29
Commercial and industrial loans	538,163	1,695,540	597,008	1,624,783	571,277	-68.26	26.80
Loans to individuals	3,916,056	3,115,004	3,783,157	2,856,792	2,148,811	25.72	238.48
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	3,771	6,397	4,311	8,626	17,156	-41.05	1553.95
Other loans and leases	57,556	64,805	62,109	65,810	68,631	-11.19	83.01
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	11,218,241	11,402,645	11,006,284	11,123,611	10,166,400	-1.62	184.87
Less: Allowance for loan and lease losses	136,335	131,182	135,834	129,248	37,315	3.93	1522.65
Net loans and leases	11,081,906	11,271,463	10,870,450	10,994,363	10,129,085	-1.68	182.01
Debt securities that reprice or mature in over 1 year	5,035,357	4,275,029	5,437,124	4,585,079	3,081,142	17.79	555.92
Mutual funds and equity securities	12,445	12,447	12,626	12,334	12,570	-0.02	6282.05
Subtotal	16,129,708	15,558,939	16,320,200	15,591,776	13,222,797	3.67	243.37
Interest-bearing bank balances	460,826	865,772	763,972	761,155	648,255	-46.77	210.87
Federal funds sold and reverse repos	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	548,504	701,495	623,525	797,192	1,386,947	-21.81	1579.39
Trading assets	14,636	58,075	36,249	81,410	41,341	-74.80	
Total earning assets	17,153,674	17,184,281	17,743,946	17,231,533	15,299,340	-0.18	251.63
Non-interest-bearing cash and due from depository institutions	262,695	236,803	237,326	410,612	397,192	10.93	359.85
Premises, fixed assets, and leases	174,696	194,986	166,284	204,189	230,170	-10.41	209.15
Other real estate owned	0	886	431	14,486	2,889	-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0	0	
Intangible and other assets	1,309,142	1,327,712	1,274,874	1,282,088	1,274,603	-1.40	203.58
Total assets	18,900,207	18,944,668	19,422,861	19,142,908	17,204,194	-0.23	248.51
Quarterly average assets	19,069,382	18,732,725	19,136,651	18,658,750	17,027,790	1.80	247.49
Average loans and leases (YTD)	11,026,341	11,323,572	11,203,010	10,874,469	6,465,408	-2.62	174.33
Memoranda							
Loans held-for-sale	215	389	508	347	1,768	-44.73	-99.90
Loans not held-for-sale	11,218,026	11,402,256	11,005,776	11,123,264	10,164,632	-1.62	200.80
Real estate loans secured by 1–4 family	2,169,524	1,886,711	2,019,717	1,931,191	2,168,653	14.99	311.05
Commercial real estate loans	4,518,551	4,611,118	4,523,340	4,605,644	5,148,784	-2.01	154.12
Construction and land development	66,349	83,599	65,386	93,265	183,291	-20.63	-35.68
Multifamily	1,900,404	1,396,157	1,783,289	1,247,690	1,137,750	36.12	169.01
Nonfarm nonresidential	2,551,798	3,131,362	2,674,665	3,264,689	3,827,743	-18.51	163.46
Real estate loans secured by farmland	14,620	23,070	16,642	30,765	43,088	-36.63	-23.04
Total investment securities	5,596,306	4,988,971	6,073,275	5,394,605	4,480,659	12.17	599.07
U.S. Treasury securities	25,074	96,388	55,282	96,792	611,032	-73.99	-61.35
US agency securities (excluding mortgage-backed securities)	100,982	30,503	136,891	55,680	173,310	231.06	-18.87
Municipal securities	67,101	84,594	71,740	87,379	120,984	-20.68	-27.38
Mortgage-backed securities	5,319,029	4,668,929	5,710,773	5,038,015	3,488,812	13.92	1037.71
Asset-backed securities	2,625	8,557	3,300	10,156	17,660	-69.32	-87.52
Other debt securities	69,050	87,553	82,663	94,249	56,291	-21.13	129.94
Mutual funds and equity securities	12,445	12,447	12,626	12,334	12,570	-0.02	6282.05
Available-for-sale securities	3,826,264	4,917,244	6,015,202	5,313,700	4,355,792	-22.19	474.77
U.S. Treasury securities	25,074	96,388	55,282	96,792	611,032	-73.99	-61.35
US agency securities (excluding mortgage-backed securities)	100,982	30,503	136,891	55,680	173,310	231.06	-18.87
Municipal securities	50,250	64,353	52,466	65,119	77,744	-21.92	
Mortgage-backed securities	3,580,908	4,638,447	5,687,900	5,001,860	3,437,415	-22.80	702.66
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	69,050	87,553	82,663	94,249	56,291	-21.13	129.94
Mutual funds and equity securities	0	0	0	0	0	0	-100.00
Held-to-maturity securities appreciation (depreciation)	-126,966	4,101	3,864	4,773	2,472		
Available-for-sale securities appreciation (depreciation)	-149,410	31,863	-2,598	104,272	-8,837		
Structured notes, fair value	0	0	0	0	0	0	
Pledged securities	1,188,731	1,593,837	1,318,095	1,472,376	2,153,040	-25.42	75.37

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,868,101	7,492,638	8,182,586	7,497,473	6,231,015	5.01	274.13
NOW, ATS and transaction accounts	1,927,112	2,160,481	1,976,280	2,432,886	2,385,971	-10.80	352.69
Time deposits less brokered deposits < \$250K	629,477	720,863	653,743	707,689	923,206	-12.68	184.53
MMDA and other savings accounts	5,708,150	5,463,618	5,703,943	5,252,094	4,338,420	4.48	289.61
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,132,840	15,837,600	16,516,552	15,890,142	13,878,612	1.86	282.74
Time deposits of \$250K or more	239,525	311,811	250,072	355,045	563,395	-23.18	73.84
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	3,913	0	3,310	24,622	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	279		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	63,992		
Brokered deposits < \$250K	0	37,022	0	101,421	151,871	-100.00	-100.00
Noncore funding	239,525	352,746	250,072	459,776	804,159	-32.10	-21.10
Trading liabilities	8,445	48,450	29,305	71,282	27,708	-82.57	
Subordinated notes and debentures + trust preferred securities	24,896	24,856	24,886	24,846	24,807	0.16	0.80
Other liabilities	197,300	219,047	214,269	229,701	170,947	-9.93	104.27
Total liabilities	16,603,006	16,482,699	17,035,084	16,675,747	14,906,233	0.73	257.83
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	688,117	688,117	688,117	688,117	688,117	0.00	19.76
Retained earnings	238,746	249,086	227,143	231,280	195,511	-4.15	470.90
Accumulated other comprehensive income	-47,661	4,993	-1,392	24,786	-4,199		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	879,202	942,196	913,868	944,183	879,429	-6.69	43.41
Noncontrolling (minority) interest in subsidiaries	1,417,999	1,519,773	1,473,909	1,522,978	1,418,532	-6.70	733.13
Total equity capital, including minority interest	2,297,201	2,461,969	2,387,777	2,467,161	2,297,961	-6.69	193.29
Total liabilities and capital	18,900,207	18,944,668	19,422,861	19,142,908	17,204,194	-0.23	248.51
Memoranda							
Non-interest-bearing deposits	7,868,101	7,492,638	8,182,587	7,497,473	6,231,015	5.01	274.13
Interest-bearing deposits	8,504,264	8,693,795	8,584,037	8,849,135	8,362,863	-2.18	274.67
Total deposits	16,372,365	16,186,433	16,766,624	16,346,608	14,593,878	1.15	274.41
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	913,868	944,183	944,183	879,429	672,839		
Accounting restatements	0	0	0	0	0		
Net income	19,272	17,806	78,912	35,769	22,092		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	7,669	0	83,049	0	0		
Change in other comprehensive income	-46,269	-19,793	-26,178	28,985	5,096		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	179,402		
Holding company equity capital, ending balance	879,202	942,196	913,868	944,183	879,429		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.46	37.11	41	34.42	36.10	40	33.77	36.25	37	34.31	36.22	41	42.78	37.78	51
Commercial and industrial loans	2.85	10.78	9	8.95	13.88	22	3.07	10.76	8	8.49	13.52	22	3.32	12.02	13
Loans to individuals	20.72	3.61	92	16.44	3.42	92	19.48	3.36	93	14.92	3.40	92	12.49	4.20	90
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.17	44	0.03	0.19	48	0.02	0.18	43	0.05	0.19	53	0.10	0.24	63
Other loans and leases.....	0.30	4.19	10	0.34	4.29	9	0.32	4.47	9	0.34	4.63	8	0.40	5.01	5
Net loans and leases.....	58.63	59.31	47	59.50	60.99	39	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Debt securities over 1 year.....	26.64	19.47	73	22.57	16.70	74	27.99	19.46	75	23.95	15.55	84	17.91	14.60	67
Mutual funds and equity securities	0.07	0.06	67	0.07	0.06	68	0.07	0.06	67	0.06	0.05	70	0.07	0.06	67
Subtotal	85.34	80.04	64	82.13	78.43	58	84.03	79.22	66	81.45	78.16	56	76.86	79.65	24
Interest-bearing bank balances	2.44	7.18	20	4.57	9.08	23	3.93	8.50	25	3.98	7.51	27	3.77	3.06	68
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.90	1.65	78	3.70	1.59	86	3.21	1.56	85	4.16	1.68	86	8.06	1.91	92
Trading assets	0.08	0.52	56	0.31	0.56	58	0.19	0.49	58	0.43	1.01	53	0.24	1.19	52
Total earning assets.....	90.76	91.28	44	90.71	91.48	41	91.36	91.77	46	90.02	91.05	36	88.93	89.53	40
Non-interest cash and due from depository institutions.....	1.39	0.96	82	1.25	1	72	1.22	0.82	83	2.14	1.07	97	2.31	1.14	97
Other real estate owned.....	0	0.01	11	0	0.02	32	0	0.01	37	0.08	0.02	89	0.02	0.03	48
All other assets.....	7.85	7.70	55	8.04	7.44	59	7.42	7.35	53	7.84	7.82	50	8.76	9.27	42
Memoranda															
Short-term investments	5.34	10.28	27	8.27	11.92	36	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77
U.S. Treasury securities.....	0.13	1.80	28	0.51	0.98	66	0.28	1.47	40	0.51	0.84	68	3.55	1.03	83
US agency securities (excluding mortgage-backed securities)	0.53	0.79	57	0.16	0.73	39	0.70	0.82	62	0.29	0.63	50	1.01	0.54	74
Municipal securities	0.36	1.72	35	0.45	1.77	36	0.37	1.73	34	0.46	1.69	35	0.70	1.34	48
Mortgage-backed securities	28.14	14.04	92	24.64	12.38	94	29.40	14.14	93	26.32	11.75	95	20.28	11.44	90
Asset-backed securities	0.01	0.56	50	0.05	0.35	60	0.02	0.50	53	0.05	0.32	59	0.10	0.28	66
Other debt securities	0.37	0.55	55	0.46	0.46	63	0.43	0.53	56	0.49	0.42	66	0.33	0.39	64
Loans held-for-sale.....	0	0.40	17	0	0.46	13	0	0.55	17	0	0.52	15	0.01	0.39	21
Loans held for investment	59.35	59.15	47	60.19	61.15	40	56.66	58.06	43	58.11	61.72	30	59.08	63.50	28
Real estate loans secured by 1–4 family	11.48	11.67	52	9.96	11.69	42	10.40	11.46	47	10.09	11.91	41	12.61	13.29	48
Revolving	0.56	1.40	28	0.76	1.51	32	0.58	1.42	30	0.84	1.66	33	1.24	2.07	41
Closed-end, secured by first liens	10.73	9.94	62	8.97	9.76	50	9.63	9.67	53	9	9.81	47	11.16	10.69	53
Closed-end, secured by junior liens	0.18	0.17	70	0.22	0.21	68	0.19	0.17	70	0.25	0.22	69	0.20	0.28	51
Commercial real estate loans	23.91	23.42	52	24.34	22.27	54	23.29	22.69	51	24.06	22.22	50	29.93	22.23	62
Construction and land development	0.35	3.49	12	0.44	3.32	13	0.34	3.34	12	0.49	3.40	15	1.07	3.44	26
Multifamily.....	10.05	3.52	88	7.37	3.21	88	9.18	3.57	87	6.52	3.12	87	6.61	3.01	89
Nonfarm nonresidential	13.50	15.11	44	16.53	14.77	57	13.77	14.57	47	17.05	14.72	56	22.25	14.69	72
Real estate loans secured by farmland.....	0.08	0.33	51	0.12	0.33	57	0.09	0.30	53	0.16	0.33	60	0.25	0.36	65

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.75	61.87	38	57.19	57.91	39	59.60	61.05	40	59.04	57.15	43	72.40	57.46	71
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.34	20.07	47	16.55	19.43	40	18.35	19.86	45	17.36	19.43	39	21.33	20.75	52
Real estate loans secured by 1–4 family.....	0.95	2.35	30	1.27	2.45	37	1.02	2.43	32	1.44	2.64	37	2.10	3.15	40
Revolving	18.39	17.49	56	15.28	16.76	45	17.33	17.24	50	15.92	16.59	46	19.23	17.39	61
Closed-end.....	40.28	38.39	50	40.44	35.36	57	41.10	37.86	52	41.40	34.63	58	50.65	33.52	82
Construction and land development.....	0.59	5.82	9	0.73	5.29	9	0.59	5.65	8	0.84	5.26	12	1.80	5.09	25
1–4 family.....	0	1.29	10	0.09	1.05	19	0	1.18	9	0.10	0.93	21	0.08	0.94	24
Other.....	0.59	4.49	10	0.64	4.21	10	0.59	4.40	9	0.74	4.19	12	1.72	4.02	25
Multifamily.....	16.94	5.66	92	12.24	5.08	89	16.20	5.78	89	11.22	4.96	89	11.19	4.69	88
Nonfarm nonresidential	22.75	25	42	27.46	23.47	59	24.30	24.56	46	29.35	22.93	64	37.65	22.15	86
Owner-occupied.....	4.16	8.44	28	4.54	7.93	30	4.22	8.29	30	4.75	7.68	32	6.13	7.72	41
Other.....	18.58	16.32	57	22.93	15.25	79	20.08	15.94	65	24.60	14.95	84	31.52	14.34	96
Real estate loans secured by farmland.....	0.13	0.59	49	0.20	0.56	57	0.15	0.54	53	0.28	0.54	63	0.42	0.55	66
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	4.80	18.81	6	14.87	23.16	22	5.42	18.86	8	14.61	22.17	22	5.62	19.53	9
Loans to individuals	34.91	6.52	93	27.32	6.02	92	34.37	6.24	93	25.68	6.13	93	21.14	7.13	86
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.03	0.31	44	0.06	0.33	45	0.04	0.34	43	0.08	0.32	52	0.17	0.37	64
Other loans and leases.....	0.51	8.03	10	0.57	8.05	10	0.56	8.75	10	0.59	9.09	8	0.68	9.85	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	405.31	395.39	50	395.35	382.51	46	406.42	391.81	48	409.03	381.27	46	527.63	391.26	69
Real estate loans secured by 1–4 family.....	131.19	125.02	58	114.39	124.29	47	125.14	126.06	51	120.27	125.03	48	155.46	138.18	57
Revolving	6.43	14.84	29	8.78	16.14	37	6.96	15.44	31	10	17.42	37	15.33	21.26	44
Closed-end.....	124.76	108.83	65	105.61	106.79	55	118.18	108.85	59	110.28	106.14	55	140.13	115.20	65
Commercial real estate loans	273.24	249.33	55	279.56	237.40	58	280.26	245.88	57	286.84	234.65	58	369.08	229.44	81
Construction and land development.....	4.01	36.95	9	5.07	35.26	12	4.05	35.95	10	5.81	35.62	16	13.14	34.95	29
1–4 family.....	0.01	8.02	10	0.62	6.84	22	0.01	7.42	9	0.66	6.34	23	0.60	6.61	23
Other.....	4	28.49	12	4.45	28.01	13	4.04	28.11	11	5.15	28.16	17	12.54	27.32	32
Multifamily.....	114.92	37.99	89	84.65	34.02	89	110.49	38.66	88	77.71	32.74	89	81.56	31.04	90
Nonfarm nonresidential	154.31	160.85	47	189.85	157.71	59	165.72	158.05	51	203.32	155.06	62	274.39	152.10	85
Owner-occupied.....	28.24	53.96	28	31.35	52.99	31	28.76	52.99	31	32.93	52.37	32	44.70	53.07	46
Other.....	126.06	105.37	59	158.49	102.29	79	136.96	102.54	69	170.39	100.54	83	229.69	97.41	96
Real estate loans secured by farmland.....	0.88	3.46	51	1.40	3.50	58	1.03	3.22	54	1.92	3.44	62	3.09	3.60	66
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	32.54	113.45	7	102.80	145.22	29	36.99	114.45	8	101.19	139.91	30	40.95	122.02	14
Loans to individuals	236.80	36.67	95	188.86	35.91	94	234.40	34.55	95	177.92	37.47	94	154.03	43.51	90
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.23	1.66	45	0.39	1.94	48	0.27	1.86	43	0.54	1.88	55	1.23	2.18	66
Other loans and leases.....	3.48	47.86	10	3.93	47.52	9	3.85	51.06	10	4.10	49.54	8	4.92	52.44	6
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.25	30.57	65	36.96	27.81	72	38.09	30.07	68	37.79	27.32	76	45.81	26.45	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.72	198.65	68	255.53	185.94	76	259.76	195.33	73	261.81	183.76	77	333.83	178.57	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	280.96	256.17	54	286.89	243.39	58	288.52	252.85	56	294.74	240.85	57	378.53	236.10	81

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			945,870	1,052,821	1,257,326
Commit: Secured commercial real estate loans	156,512	197,353	123,099	236,900	279,690
Commit: Unsecured real estate loans	148,523	90,601	136,474	60,800	94,676
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	53,561	48,993	45,731	52,435	27,671
Standby letters of credit	0	0	0	0	130
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	211	389	1,424	0	6,590
Written options contracts (interest rate)	0	21,921	22,531	22,025	27,643
Purchased options contracts (interest rate)	0	21,921	21,616	22,025	22,411
Interest rate swaps	1,528,825	2,045,101	1,656,112	2,135,272	2,394,406
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						4.87	22.78	1	5.50	22.01	3	7.31	23.52	6	
Standby letters of credit	0.28	0.64	35	0.26	0.67	26	0.24	0.65	24	0.27	0.71	26	0.16	0.84	16
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	43
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	8.09	45.51	30	11.03	42.67	35	8.76	46.30	31	11.38	48.62	31	14.25	68.47	37
Interest rate contracts	8.09	33.09	32	11.03	30.32	37	8.76	32.46	34	11.38	34.36	33	14.25	47.31	39
Interest rate futures and forward contracts	0	4.02	29	0	4.59	28	0.01	3.25	27	0	6.21	12	0.04	10.67	26
Written options contracts (interest rate)	0	1.59	11	0.12	2	25	0.12	1.41	29	0.12	2.18	25	0.16	2.47	30
Purchased options contracts (interest rate)	0	1.35	22	0.12	1.45	51	0.11	1.31	54	0.12	1.46	49	0.13	2.65	51
Interest rate swaps	8.09	19.54	40	10.80	20.33	46	8.53	20.49	42	11.15	20.83	43	13.92	28.86	46
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							8.44	44.98	1	9.68	42.82	2	19.45	45.53	15

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,529,036	2,089,332	1,701,683	2,179,322	2,451,050
Interest rate contracts	1,529,036	2,089,332	1,701,683	2,179,322	2,451,050
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	211	389	1,424	0	6,590
Written options	0	21,921	22,531	22,025	27,643
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,921	22,531	22,025	27,643
Purchased options	0	21,921	21,616	22,025	22,411
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,921	21,616	22,025	22,411
Swaps	1,528,825	2,045,101	1,656,112	2,135,272	2,394,406
Held for trading.....	1,528,825	2,088,943	1,699,344	2,179,322	2,439,228
Interest rate contracts	1,528,825	2,088,943	1,699,344	2,179,322	2,439,228
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	211	389	2,339	0	11,822
Interest rate contracts	211	389	2,339	0	11,822
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,529,036	2,067,411	1,679,152	2,157,297	2,423,407
One year or less	88,314	227,693	83,521	269,646	92,792
Over 1 year to 5 years	911,088	1,021,765	1,045,586	973,684	1,118,047
Over 5 years	529,634	817,953	550,045	913,967	1,212,568
Gross negative fair value (absolute value)	8,445	48,464	29,323	71,282	27,724
Gross positive fair value.....	14,642	58,075	36,251	81,410	41,367
Held for trading.....	14,636	58,075	36,249	81,410	41,341
Non-traded.....	6	0	2	0	26
Current credit exposure on risk-based capital derivative contracts	14,084	58,075	36,250	81,410	41,366
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.01	10.22	20	0.02	12.82	18	0.08	11.16	16	0	14.05	7	0.27	13.49	15
Written options	0	6.03	8	1.05	8.11	26	1.32	6.28	33	1.01	8.18	23	1.13	5.91	28
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.74	8	1.05	7.80	26	1.32	5.96	36	1.01	7.73	23	1.13	5.10	29
Purchased options	0	3.59	20	1.05	3.58	51	1.27	3.27	55	1.01	3.42	51	0.91	4.42	50
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	1.05	3.15	54	1.27	2.87	57	1.01	2.86	55	0.91	3.35	53
Swaps	99.99	74.58	89	97.88	69.64	83	97.32	74.26	80	97.98	68.76	87	97.69	69.75	83
Held for trading	99.99	38.74	95	99.98	42.14	95	99.86	40.42	92	100	43.53	96	99.52	44.16	91
Interest rate contracts	99.99	32.48	95	99.98	36.29	95	99.86	34.15	94	100	36.62	96	99.52	37.24	95
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	0.01	61.26	4	0.02	57.86	4	0.14	59.58	7	0	56.47	3	0.48	55.84	8
Interest rate contracts	0.01	57.41	4	0.02	54.11	5	0.14	56.71	7	0	53.82	3	0.48	52.22	9
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	92.63	72	98.95	90.92	66	98.68	92.53	55	98.99	91.48	66	98.87	93.86	62
One year or less	5.78	27.97	29	10.90	26.80	40	4.91	27.56	25	12.37	32.05	40	3.79	32.17	17
Over 1 year to 5 years	59.59	26.35	89	48.90	28.69	81	61.44	27.01	91	44.68	27.06	75	45.62	30.45	71
Over 5 years	34.64	29.53	57	39.15	30.03	60	32.32	29.89	55	41.94	29.56	65	49.47	28.09	72
Gross negative fair value (absolute value)	0.55	1.21	19	2.32	1.21	82	1.72	0.98	80	3.27	1.55	82	1.13	0.83	69
Gross positive fair value	0.96	1.52	33	2.78	1.70	89	2.13	1.34	85	3.74	2.23	83	1.69	1.19	75
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	25	0.03	0.05	59	0.02	0.04	55	0.05	0.07	65	0.02	0.06	58
Gross positive fair value (X)	0.01	0.06	30	0.04	0.07	50	0.02	0.05	52	0.06	0.09	48	0.03	0.07	50
Held for trading (X)	0.01	0.04	60	0.04	0.05	65	0.02	0.04	65	0.06	0.07	60	0.03	0.06	62
Non-traded (X)	0	0.01	10	0	0.01	6	0	0.01	11	0	0.02	4	0	0.01	14
Current credit exposure (X)	0.01	0.04	42	0.04	0.05	58	0.02	0.04	58	0.06	0.06	55	0.03	0.05	53
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.12	0.47	42	0.54	0.61	59	0.32	0.46	56	0.76	0.85	55	0.40	0.73	59

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	135,834	129,248	129,248	37,315	26,440
Gross losses	9,296	7,681	25,466	30,730	29,153
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,986	3,371	10,831	7,918	4,704
Net losses	6,310	4,310	14,635	22,812	24,449
Provision for loan and lease losses	6,811	6,244	21,221	114,745	35,324
Adjustments	0	0	0	0	0
Ending balance	136,335	131,182	135,834	129,248	37,315
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.04	83	0.13	-0.11	88	0.11	-0.09	93	0.64	0.51	70	0.36	0.15	91
Provision for loan and lease losses / Average loans and leases	0.25	0.06	83	0.22	-0.20	88	0.19	-0.16	95	1.06	0.82	76	0.55	0.24	88
Provision for loan and lease losses / Net loan and lease losses	107.94	49.50	63	144.87	-168.35	82	145	-105.48	79	503	487.86	69	144.48	130.58	68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.20	59	1.15	1.49	27	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13
Allowance for loan and lease losses / Total loans and leases	1.22	1.17	59	1.15	1.47	29	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13
Allowance for loan and lease losses / Net loans and leases losses (X)	5.40	38.27	20	7.61	18.09	40	9.28	21.39	40	5.67	11.58	41	1.53	8.03	8
Allowance for loan and lease losses / Nonaccrual assets	354.08	355.27	64	271.97	291.29	59	323.45	364.13	59	345.35	299.17	68	52.39	218.72	8
ALLL / 90+ days past due + nonaccrual loans and leases	314.11	284.19	67	250.05	246.27	59	207.49	287.08	45	335.42	244.34	74	42.85	151.73	9
Gross loan and lease losses / Average loans and leases	0.34	0.17	81	0.27	0.24	66	0.23	0.19	65	0.28	0.34	53	0.45	0.28	79
Recoveries / Average loans and leases	0.11	0.07	78	0.12	0.08	73	0.10	0.08	69	0.07	0.07	61	0.07	0.08	55
Net losses / Average loans and leases	0.23	0.09	84	0.15	0.16	59	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	11.73	10.98	62	10.97	7.39	75	35.25	34.67	61	27.16	33.98	44	20.67	36.22	26
Earnings coverage of net loan and lease losses (X)	12.29	38.54	40	16.70	25.70	56	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	67	0	0.03	40	0	0.02	37	0.01	0.04	40	0	0.01	32
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	58	0	-0.02	56	0	0.01	46	-0.01	0.01	31
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0	0.01	54	0.01	0.02	56
Closed-end	0	-0.02	70	0	-0.01	63	-0.01	-0.01	51	0	0	48	-0.01	0	28
Commercial real estate loans	0	0	63	0	0.05	43	0	0.04	27	0.02	0.07	41	0	0.01	38
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	24	0.03	0.11	40	0	0.02	38
Owner-occupied	0	0	64	0	0.01	50	0	0.01	30	0	0.02	26	0	0.01	45
Other	0	0	54	0	0.06	41	0	0.04	35	0.03	0.08	50	0	0.01	40
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.04	0.11	19	0.06	0.20	41	0.06	0.17	34	0.04	0.47	16	0.34	0.37	58
Loans to individuals	0.63	0.70	50	0.51	1.06	35	0.37	0.71	35	0.71	1.13	47	1.04	1.17	54
Credit card loans				1.88			2.41			1.84			2.92		3.11
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	5.01	0.19	96	0.15	0.08	77
Loans to foreign governments and institutions				0			0			0			0		
Other loans and leases	1.11	0.16	92	0.66	0.09	91	0.65	0.10	91	0.71	0.15	91	0.37	0.15	82

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		94,115		83,460		98,839		92,396		79,448
90+ days past due loans and leases		4,900		4,228		23,470		1,108		15,857
Nonaccrual loans and leases.....		38,504		48,234		41,996		37,425		71,226
Total past due and nonaccrual loans and leases.....		137,519		135,922		164,305		130,929		166,531
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		330		1,001		408		1,255		62
Total restructured loans and leases		330		1,001		408		1,255		62
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		172		457		209		1,443		741
Other real estate owned.....		0		886		431		14,486		2,889
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.84	0.32	90	0.73	0.33	87	0.90	0.32	91	0.83
90+ days past due loans and leases	0.04	0.10	58	0.04	0.11	55	0.21	0.10	80	0.01
Nonaccrual loans and leases.....	0.34	0.44	43	0.42	0.65	33	0.38	0.46	44	0.34
90+ days past due and nonaccrual loans and leases.....	0.39	0.59	34	0.46	0.82	30	0.59	0.62	56	0.35
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0	0.10	10	0.01	0.13	11	0	0.10	8	0.01
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.84	0.32	90	0.73	0.33	87	0.90	0.32	91	0.83
90+ days past due assets	0.04	0.10	58	0.04	0.11	55	0.21	0.10	80	0.01
Nonaccrual assets	0.34	0.45	43	0.42	0.66	33	0.38	0.47	44	0.34
30+ days past due and nonaccrual assets	1.23	0.94	75	1.19	1.18	60	1.49	0.97	79	1.18
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.23	0.35	35	0.28	0.50	27	0.34	0.36	56	0.20
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.36	32	0.28	0.53	25	0.34	0.37	55	0.28
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.20	0.41	23	0.26	0.58	19	0.22	0.41	25	0.28
Allowance for loan and lease losses	28.37	62.77	21	37.79	69.27	25	31.39	62.64	23	41.28
Equity capital + allowance for loan and lease losses	3.81	3.67	57	4.62	5.03	54	4.06	3.60	62	4.97
Tier 1 capital + allowance for loan and lease losses.....	2.34	4.23	27	3.01	5.96	20	2.64	4.30	31	3.32
Loans and leases + other real estate owned	0.34	0.69	25	0.43	0.97	19	0.39	0.71	24	0.48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.40	0.26	75	0.41	0.31	74	0.42	0.26	79	0.57	0.39	75	0.34	0.38	54
	90+ days past due		0	0.13	18	0.06	0.13	65	0	0.12	15	0.01	0.16	42	0.21	0.16	77
	Nonaccrual.....		0.48	0.51	57	0.63	0.76	51	0.54	0.52	59	0.41	0.76	31	0.78	0.46	81
Commercial and industrial	30–89 days past due		0.32	0.26	69	1.56	0.22	98	0.46	0.24	80	0.32	0.23	76	0.67	0.31	85
	90+ days past due		0.91	0.03	98	0.01	0.02	68	3.92	0.04	98	0.03	0.03	66	0.12	0.05	81
	Nonaccrual.....		0.03	0.53	9	0.18	0.69	16	0.04	0.57	8	0.26	0.75	21	1.24	0.83	74
Individuals	30–89 days past due		1.67	0.67	92	0.97	0.53	80	1.81	0.63	89	1.68	0.83	87	2.33	0.83	91
	90+ days past due		0	0.08	21	0	0.11	20	0	0.09	41	0	0.14	40	0	0.17	35
	Nonaccrual.....		0.15	0.16	58	0.13	0.22	48	0.17	0.17	62	0.21	0.28	56	0.31	0.17	71
Depository institution loans	30–89 days past due			0			0.01			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.01			0			0				0			0
Agricultural	30–89 days past due		0	0.16	31	2.81	0.17	96	0	0.07	30	18.63	0.17	98	3.01	0.24	97
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.72	0.71	76	0	0.44	25	0	0.70	27	0	0.49	24	1.77	0.67	81
Foreign governments	30–89 days past due			0			0.03			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.23			0.04			0.15				0.09			0.03
Other loans and leases	30–89 days past due		0	0.13	17	0.09	0.13	63	0	0.12	16	0	0.18	15	0.06	0.20	46
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.08	22	0	0.15	19	0	0.09	21	0.04	0.15	50	0.04	0.13	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	Memoranda															
1–4 family	30–89 days past due	0.52	0.44	64	0.80	0.47	79	0.13	0.46	16	0.95	0.65	78	0.50	0.67	46
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0.03	0.33	52	0	0.31	14
	Nonaccrual	0.27	0.68	26	0.63	0.88	40	0.38	0.71	33	0.62	0.89	43	0.48	0.73	40
Revolving	30–89 days past due	0.05	0.27	20	0.31	0.31	53	0.03	0.28	23	1.01	0.48	84	0.18	0.45	21
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0.09	0.03	84	0	0.05	24
	Nonaccrual	0.61	1.02	53	0.91	1.31	59	0.91	1.18	66	0.71	1.13	46	1.08	1	72
Closed-end	30–89 days past due	0.54	0.46	65	0.84	0.48	79	0.14	0.49	19	0.95	0.65	78	0.54	0.70	49
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0.03	0.38	49	0	0.35	16
	Nonaccrual	0.26	0.66	26	0.60	0.85	40	0.35	0.67	32	0.62	0.87	44	0.42	0.70	36
Junior lien	30–89 days past due	0	0.01	24	0.01	0.01	50	0.01	0.01	51	0.01	0.02	57	0.02	0.02	50
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.07	0.03	82	0.15	0.05	89	0.10	0.03	89	0.16	0.04	92	0.06	0.04	67
Commercial real estate	30–89 days past due	0.34	0.16	84	0.25	0.22	65	0.54	0.15	90	0.42	0.26	75	0.27	0.18	76
	90+ days past due	0	0.01	30	0.09	0.02	88	0	0.01	28	0	0.02	23	0.29	0.03	97
	Nonaccrual	0.58	0.37	78	0.63	0.62	56	0.60	0.38	74	0.32	0.62	34	0.90	0.23	96
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0.26	0.28	63	3.23	0.28	97
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	4.62	0.20	97
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0.26	0.22	71	3.23	0.20	97
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	4.62	0.17	97
Multifamily	30–89 days past due	0.26	0.06	85	0	0.08	27	0	0.07	27	0	0.09	22	0.10	0.08	72
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.90	0.12	92	1.21	0.13	95	0.96	0.17	89	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.40	0.13	88	0.37	0.20	78	0.92	0.13	96	0.58	0.23	83	0.18	0.14	68
	90+ days past due	0	0.01	34	0.13	0.02	89	0	0.01	31	0	0.02	26	0.40	0.03	97
	Nonaccrual	0.35	0.45	50	0.40	0.78	36	0.38	0.45	56	0.45	0.80	40	0.99	0.28	95
Owner Occupied	30–89 days past due	0	0.04	10	0.01	0.06	28	0.02	0.04	45	0.12	0.07	74	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.30	0.17	78	0.32	0.32	58	0.30	0.17	79	0.37	0.27	66	0.36	0.16	81
Other	30–89 days past due	0.40	0.08	91	0.36	0.12	85	0.90	0.08	96	0.47	0.14	86	0.18	0.07	83
	90+ days past due	0	0.01	39	0.13	0.01	92	0	0	37	0	0.01	33	0.40	0.01	97
	Nonaccrual	0.05	0.24	31	0.08	0.40	24	0.08	0.23	37	0.08	0.44	26	0.64	0.10	96
Farmland	30–89 days past due	2.76	0.17	96	0	0.13	30	0.91	0.10	93	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.21	0.67	78	0.96	1.14	66	1.06	0.69	77	0.72	1.13	54	0.64	0.84	57
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	688,117	688,117	688,117	688,117	688,117										
Retained earnings	238,746	249,086	227,143	231,280	195,511										
Accumulated other comprehensive income (AOCI)	-47,661	4,993	-1,392	24,786	-4,199										
Common equity tier 1 minority interest	1,417,999	1,519,773	1,473,909	1,522,978	1,418,532										
Common equity tier 1 capital before adjustments/deductions	2,297,201	2,461,969	2,387,777	2,467,161	2,297,961										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	904,354	930,696	913,240	925,986	951,222										
Accumulated other comprehensive income-related adjustments	-124,529	13,047	-3,636	64,767	-10,970										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,517,376	1,518,226	1,478,173	1,476,408	1,357,709										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,517,376	1,518,226	1,478,173	1,476,408	1,357,709										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,517,376	1,518,226	1,478,173	1,476,408	1,357,709										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	9,958	24,856	14,932	24,846	24,807										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	142,291	135,362	141,117	133,481	44,599										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	152,249	160,218	156,049	158,327	69,406										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	152,249	160,218	156,049	158,327	69,406										
Exited advanced approach tier 2 capital															
Total capital	1,669,625	1,678,444	1,634,222	1,634,735	1,427,115										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,069,382	18,732,725	19,136,651	18,658,750	17,027,790										
Less: Deductions from common equity tier 1 capital	904,353	930,696	913,240	925,986	951,222										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,165,029	17,802,029	18,223,411	17,732,764	16,076,568										
Total risk-weighted assets	11,591,812	10,827,888	11,438,595	10,692,806	10,439,218										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.09	12.18	70	14.02	12.54	75	12.92	12.37	66	13.81	12.35	79	13.01	12.11	76
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.09	12.88	61	14.02	13.31	68	12.92	13.11	56	13.81	13.08	72	13.01	12.78	63
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.40	14.72	52	15.50	15.37	59	14.29	14.91	47	15.29	15.23	58	13.67	14.36	45
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.35	9.06	28	8.53	9.15	36	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	100,358	98,302	99,987	97,702	95,573	2.09	117.79

03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.07	12.22	28	5.96	11	30	6.19	12	28	6.08	11.03	32	6.85	11.51	35
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0		0		0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	221
Real estate loans.....	0	0	0	0	221
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	221
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66		0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				27.03
Commercial and industrial loans		1.62			1.94			0.79			0.64				0.29
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....		10.28			-100			-6.17	2		6.83			-100	-2.40
Total selected assets.....		17.19			-100			-2.56	3		9.48			-100	2.04
Deposits		-5.48			2.95						0.73			3.46	
															12.40
															10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Securitization activities.....		94,939	231,523	111,362	272,966	678,163	-58.99	-95.68
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		94,939	231,523	111,362	272,966	678,163	-58.99	-95.68
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		2,625	8,557	3,300	10,156	17,661	-69.32	
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		2,625	8,557	3,300	10,156	17,661		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.50	1.22	0.57		1.43		3.94
1–4 family residential loans.....		0	0	0		0		0
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0.50	1.22	0.57		1.43		3.94
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.24	14.97	17.16		15.54		18.03
Home equity lines		0.94	1.24	1.01		1.41		1.97
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		35.42	28.73	35		27.42		25.98
Commercial and industrial loans		4.76	14.57	5.37		14.26		5.27
All other loans and leases.....		40.65	40.48	41.46		41.38		48.75

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		2.76	3.70	2.96	3.72	2.60		
1–4 family residential loans.....								
Home equity lines.....								
Credit card receivables.....								
Auto loans.....		2.76	3.70	2.96	3.72	2.60		
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0.17	0.56	0.22	0.69	1.30		
Total retained credit exposure and asset sale credit exposure		0.28	0.66	0.33	0.80	1.43		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		6,097	7,694	7,041	14,341	36,878	-20.76	-89.31
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		6,097	7,694	7,041	14,341	36,878	-20.76	-89.31
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		336	752	449	1,323	3,115	-55.32	-97.45
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		336	752	449	1,323	3,115	-55.32	-97.45
Total past due securitized assets.....		6,433	8,446	7,490	15,664	39,993	-23.83	-90.84
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		344	827	2,138	9,384	22,605	-58.40	-96.81
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		344	827	2,138	9,384	22,605	-58.40	-96.81

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	6.42	3.32	6.32	5.25	5.44
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	6.42	3.32	6.32	5.25	5.44
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.35	0.32	0.40	0.48	0.46
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.35	0.32	0.40	0.48	0.46
Total past due securitized assets percent of securitized assets	6.78	3.65	6.73	5.74	5.90
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	1.45	1.43	1.92	3.44	3.33
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.45	1.43	1.92	3.44	3.33
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.54	0.84	0.14	0.95	0.54
Home equity lines	0.05	0.31	0.03	1.01	0.18
Credit card receivables					
Commercial and industrial loans	0.32	1.56	0.46	0.32	0.67
All other loans and leases	0.94	0.52	1.10	0.88	0.80
Total managed loans past due 30–89 days	0.89	0.78	0.95	0.94	1.07
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.03	0
Home equity lines	0	0	0	0.09	0
Credit card receivables					
Commercial and industrial loans	0.91	0.01	3.92	0.03	0.12
All other loans and leases	0	0.05	0	0	0.19
Total managed loans past due 90+ days	0.05	0.04	0.22	0.02	0.17
Total Past Due Managed Assets	0.93	0.83	1.17	0.96	1.25
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	-0.01	0	-0.01
Home equity lines	0	0	0	0	0.01
Credit card receivables					
Commercial and industrial loans	-0.04	0.06	0.06	0.04	0.34
All other loans and leases	0.30	0.20	0.17	0.28	0.28
Net Losses on Managed Assets Percent of Total Managed Assets	0.24	0.18	0.15	0.28	0.43

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	0	0	0	0	0	0	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	0	0	0	0	0	0	
Income (loss) before taxes	0	0	0	0	0	0	
Applicable income taxes (credit)	0	0	0	0	0	0	
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	0	0	0	
Equity in undistributed income of subsidiaries	19,272	17,806	78,912	35,769	22,092	8.23	203.21
Bank subsidiaries	19,272	17,806	78,912	35,769	22,092	8.23	203.21
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	0	0	0	0	0	0	
Net income (loss)	19,272	17,806	78,912	35,769	22,092	8.23	203.21
Memoranda							
Bank net income	19,272	17,806	78,912	35,769	22,092	8.23	203.21
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding companies' net income	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	879,202	100	942,196	100	913,868	100	944,183	879,429	-6.69	43.41	
Common and preferred stock	879,202	100	942,196	100	913,868	100	944,183	879,429	-6.69	43.41	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	879,202	100.00	942,196	100.00	913,868	100.00	944,183	879,429	-6.69	43.41	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	0	0		
Equity Capital	879,202	100	942,196	100	913,868	100	944,183	879,429	-6.69	43.41	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0	0		
Common surplus	688,117	78.27	688,117	73.03	688,117	75.30	688,117	688,117	0.00	19.76	
Retained earnings	238,746	27.15	249,086	26.44	227,143	24.86	231,280	195,511	-4.15	470.90	
Accumulated other comprehensive income	-47,661	-5.42	4,993	0.53	-1,392	-0.15	24,786	-4,199			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	879,202	100.00	942,196	100.00	913,868	100.00	944,183	879,429	-6.69	43.41	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	8.50	9.94	35	7.50	12.54	10	8.40	11.94	16	3.88	7.29	16	2.81	9.68	7
Bank net income / Average equity investment in banks	8.60	10.44	36	7.55	12.55	9	8.41	11.80	17	3.90	7.45	14	2.90	10.51	5
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	100	97.54	30	100	95.97	35	100	96.79	36	100	88.16	31	100	82.22	35
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0	16.87	2	0	17.74	2	0	16.81	2	0	20.06	3	0	20.43	1
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	100	103.47	38	100	102.85	35	100	103.22	39	100	102.81	35	100	103.22	35
Total investment in subs / Equity capital.....	100	108.45	30	100	108.21	28	100	108.40	30	100	110.16	23	100	111.07	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.38	38	0	0.22	35	0	0.29	39	0	0.47	34	0	0.36	34
Equity investment in subs – equity cap / Net income-div (X).....	0	1.31	1	0	0.74	1		1.05		0	1.82	1	0	1.22	1
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	129.62	2		111.20		0	152.85	1		136.59			177.68	
Cash from ops + noncash items + op expense / Op expense + dividend ...		125.04			98.58			154.48			147.24			190.27	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		98.29			85.35			98.54			134.08			116.34	
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	0	145.40	4		117.86		0	174.12	1		150.43			210.80	
Fees + other income from subsidiaries / Salary + other expenses.....		9.52			13.36			11.92			13.95			16.52	
Net income / Current part of long-term debt + preferred dividends (X).....		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37			81.10			57.84	
Dividends declared / Net income.....	39.79	33.46	61	0	23.13	6	105.24	28.27	98	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	5.12	6.76	37	7.50	9.52	37	-0.44	8.62	1	3.88	4.14	47	2.81	6.46	11
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14		101.14		0	155.92	7		132.17			178.13	
Dividends from nonbank subsidiaries	0	1.65	31		3.28		0	4.90	22		3.41			7.53	
Dividends from subsidiary holding companies.....	0	3.24	45		4.75		0	5.91	45		4.85			21.40	
Dividends from all subsidiaries	0	153.16	7		128.99		0	203.53	2		174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	49.34	9	0	33.49	8	0	51.33	3	0	62.88	3	0	69.36	3
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		60.28			58.57			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		1.04			0.72			0.23			0.63			0.80	
Management and service fees from bank subsidiaries		1.48			4.11			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.01			0.02			0.02			0.04			0.03	
Operating income from bank subsidiaries		73.91			71.70			83.13			82.20			78.80	
Dividends from nonbank subsidiaries		4.30			5.32			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.21			0.82			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries		0.01			0.05			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries		6.88			10.59			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		1.52			1.03			2.10			2.53			4.52	
Interest income from subsidiary holding companies.....		0.01			0.13			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.73			2.35			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			27.08			28.33	